"A COMPARATIVE STUDY OF E-BANKING TRANSACTIONS OF SELECTED NATIONALISED AND PRIVATE BANKS IN LATUR DISTRICT"

A Ph.D.

Synopsis

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1) INTRODUCTION :

'Banking in traditional sense is the business of accepting deposits of money from public for the purpose of lending and investment.'

As per Section 5(c) of Banking Regulation Act, 1949 a "Banking Company" means any company which transacts the business of banking in India. Any company which is engaged in the manufacture of goods or carries on any trade and which accepts the deposits of money from public merely for the purpose of financing its business as such manufacturer or trader shall not be deemed to transact the business of banking within the meaning of this clause."

Banks accept deposits from the general public as well as from the business community. Anyone who saves money for future can deposit his savings in a bank. Businessmen have income from sales out if which they have to make payment for expenses. They can keep their earnings from sales safely deposited in banks to meet their expenses from time to time.

These are banks where majority stake is held by the GOI or RBI. These banks come under public sector banks. Nationalized banks comprise 19 banks and SBI its 7 associate banks. In case of private banks majority of share capital of the bank is held by private individuals. These banks are registered as companies with limited liability. In India SBI and Its Associates banks and other 19 banks are nationanliesd. Axis bank, HDFC bank, ICICI bank,IndusInd bank, kotak Mahindra bank, yes bank, ING Vysya bank these private sectors banks are working in India.

Banks are improving their services and providing various e-banking facilities such as debit/credit card facilities, mobile banking, internet banking, phone banking, D-mat services, RTGS, NEFT etc..

2) STATEMENT OF PROBLEM:

"A comparative study of e-banking transactions of selected Nationalised and Private Banks in Latur District"

The research will cover Nationalised and Private Banks in Latur district. It will consider comparison between nationalized and private banks, their e-banking services and various products facilities like ATM facilities, E-banking, loan appraisals, structure of organization, banks policy, management and their administrative facilities, etc.

3) OBJECTIVES OF STUDY:

a. To know the role of nationalized and private banks in Indian economy
b. To study how the banks are integrating online services with the existing services
c. .To compare the e-banking products of selected Nationalised and private banks
d. To compare the administration and management of selected banks
e. To find out the lacunas in e-banking services of selected banks and to suggest ways to overcome these drawbacks

4) RESEARCH METHODOLOGY AND DATA COLLECTION:

The data collected for this project will be both primary as well as secondary data. The secondary data will be collected from internal sources. It will be collected on the basis of bank's books of accounts, organizational file, official records, preserved information in the bank's database and their official website. The annual reports of different banks, Reserve Bank of India, Ministry of Finance and other trusted publications will be studied.

The primary data will be collected from a sample survey. A sample of 200 respondents will be collected from research area.

Various statistical tools such as measures of central tendency, percentile, quartile etc. will be used as per the need.

5) SCOPE OF STUDY:

I) Periodical scope:

The Periodical scope of this research will be for last two decades and for Latur city level it will be for last 5 years.

II) Geographical area:

The Geographical Scope of the study will be India in general and Latur in particular. In the first decade of the 21st century, Latur has seen a spurt in financial activities, with almost all public sector have opened up branches including the State Bank of India, State Bank of Hyderabad, Bank of India, Bank of Maharashtra, Bank of Baroda, Oriental Bank of Commerce, Allahabad Bank. In Private sector Axis Bank, ICICI Bank, HDFC Bank, IndusInd bank are working in Latur .

III) Operational scope:

In research study I will consider 4 nationalised banks State bank of India, State of Hydrabad ,Bank of Maharashtra,Bank of Baroda, and 4 private banks Axix bank, HDFC bank, ICICI bank,IndusInd bank in Latur district.

The tools for the study will be e-transactions through saving products, Investment products, and Loan appraisals. The study will also cover technological products, Social responsibility/ SHG products etc.

6) HYPOTHESIS :

1. Nationalized banks attract more customers than private banks.

2. Private Banks deal primarily with mainly HNIs while nationalized banks deal with all types of customers.

3. Private Banks are technologically advanced than their nationalised counterparts.

4. Nationalised banks are lagging behind in e-services than private banks.

5. The NPA of private banks is less than nationalized banks.

6. Since the last decade people prefer private banks than nationalized banks.

7) CHAPTER SCHEME:

1. Introduction
2. Research methodology

3. E-banking and Nationalised banks
4. E-banking and Private banks
5. Comparative analysis of e-banking transactions of nationalized and private banks in Latur.
6. Conclusions and suggestions.

The above chapter scheme is tentative. Depending on the actual research work it may change in the course of the study.

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Research Guide